

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)	:	Bruce Rutherford	Examiner	:	TBD
Serial No.	:	10/560,192	Confirmation No.	:	2921
Filed:	:	12/08/2005	Group Art Unit	:	3621
For	:	METHOD AND SYSTEM FOR REMOTE CARDHOLDER AUTHENTICATION USING A CHIP CARD			

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached Form PTO 1449. It is respectfully requested that these documents be made of record in this application by the Examiner's completion and return of the Form PTO-1449.

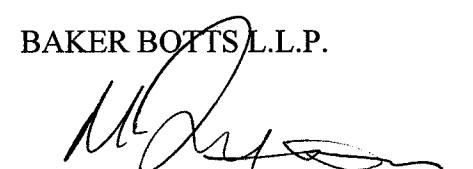
This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If the Examiner applies the documents as prior art against any claim in the application and applicants determine that the cited documents does not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the document be applied against the claims of the present application.

Pursuant to 37 C.F.R. § 1.97(e)(1), Applicant submits that the references listed on the attached Form PTO 1449 were first cited in a Official Action issued in relation to a corresponding European Application, not more than three months prior to the filing of the present Supplemental Information Disclosure Statement. Applicant believes no fee is due in connection with this submission. If any additional fee is due, or if any overpayment has been made, the Commissioner is authorized to charge any such fee or credit any overpayment, to our Deposit Account No. 02-4377.

Respectfully submitted,

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Date